

<b>LIST OF REFERENCES CITED BY APPLICANT</b> <b>Form PTO-1449</b> <i>(Use several sheets if necessary)</i>	ATTY. DOCKET NO.:	APPLICATION NO.:
	84417-4002	10/054,192
	APPLICANT:	
	Charles FISHER, III	
Sheet 1 of 1	FILING DATE:	GROUP:
	January 22, 2002	3692

U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A1	6,324,523	11/2001	Killeen, Jr. et al.	705	35	
	A2	6,411,939	6/2002	Parsons	705	35	

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER REFERENCES <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>		
	C1	Korn, Donald J., Financial Planning, pages 65-68, June 1, 2000, "Insurance – Signing Bonus: "Credit-enhanced" variable annuities, which give investors a little something extra for signing a contract, are shaking up that industry"
	C2	Gruel, Kelly, "Insurance firms rush to offer "bonus" VAs", Fund Marketing Alert, Jan. 11, 1999, Vol. 4, Iss. 2, page 1.
	C3	Pizzani, Lori, "Fidelity Drops Surrender Charges", Annuity Market News, October 1, 1999, pages 1-2.

<b>EXAMINER</b>	<b>DATE CONSIDERED</b>
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	